

App No.: 09/497,142

Docket No.: 482772000500

Inventor: Kirk WATKINS

Title: SYSTEM AND METHOD FOR USING A PAYROLL
DEDUCTION CARD AS PAYMENT INSTRUMENT

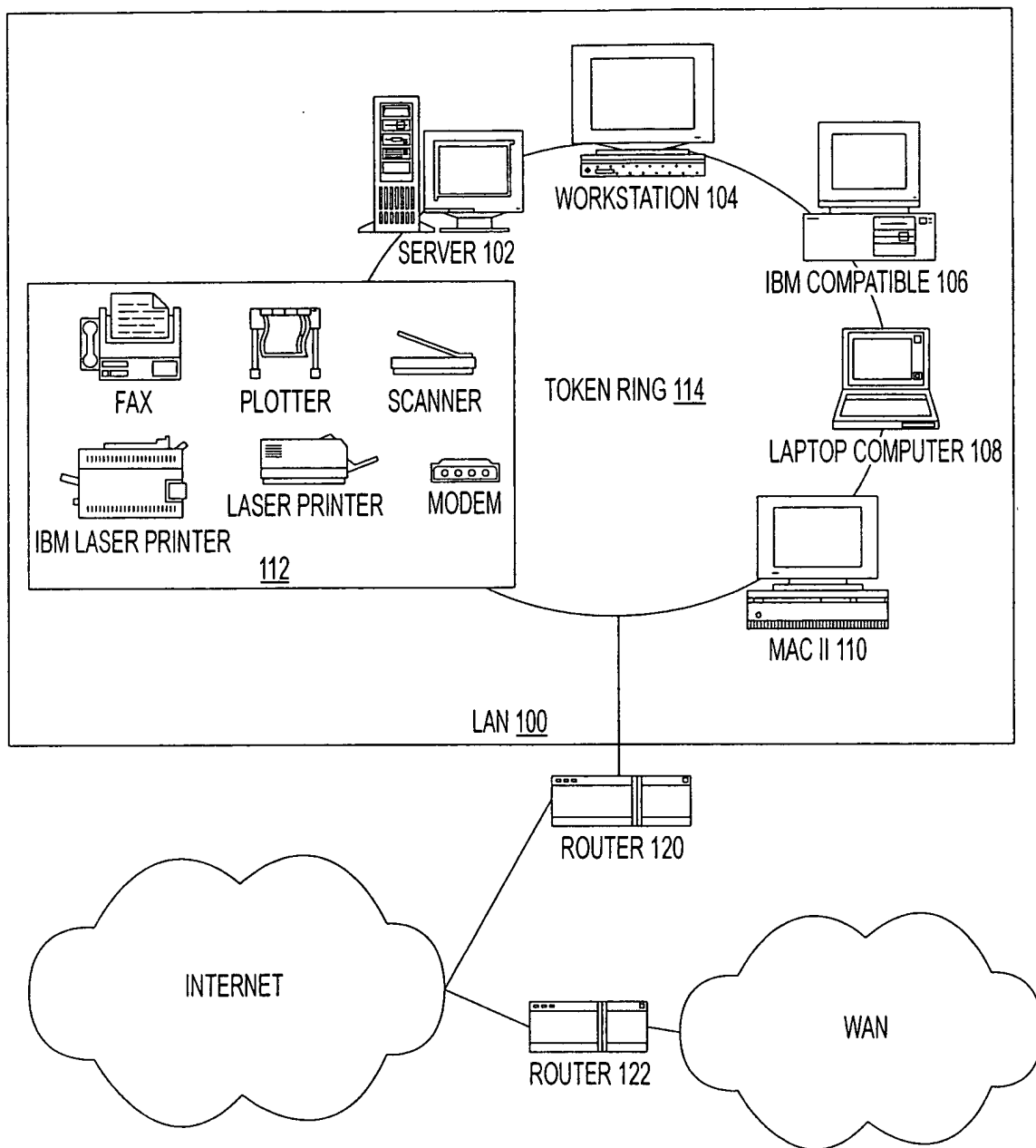


FIG. 1

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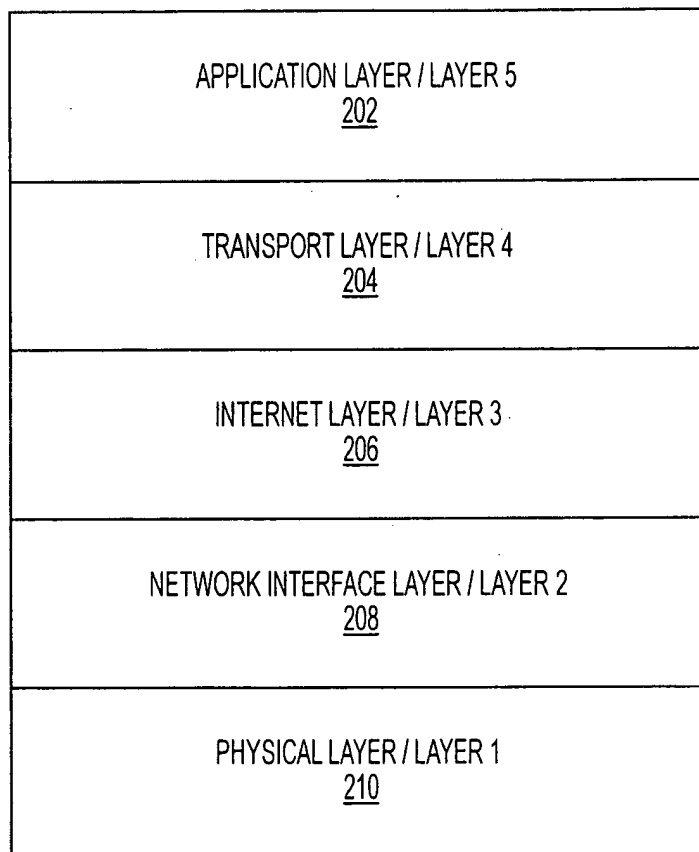
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DEC 28 2004

UNIT & TRADEMARK OFFICE



TCP/IP LAYERING MODEL

FIG. 2

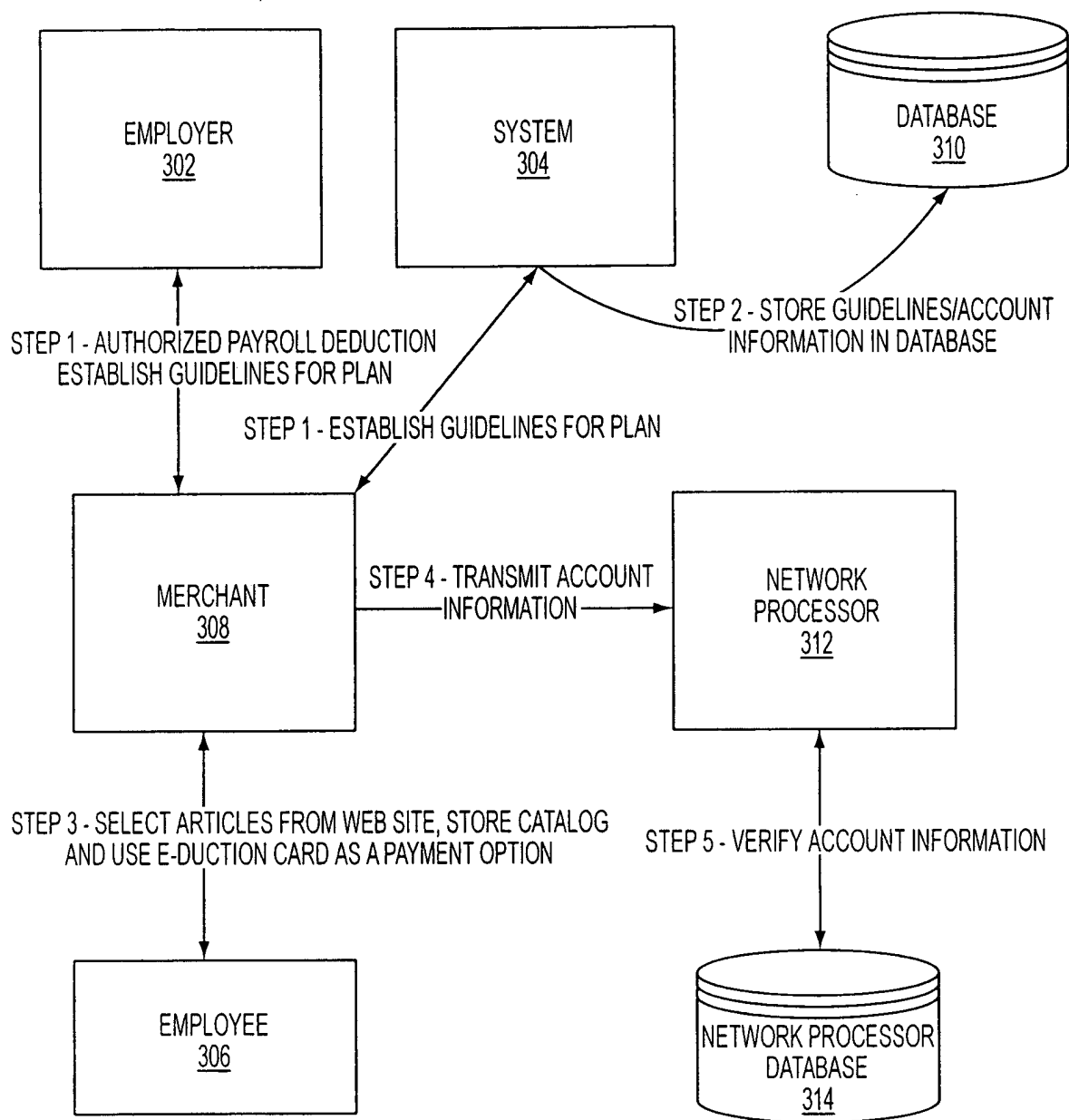


FIG. 3

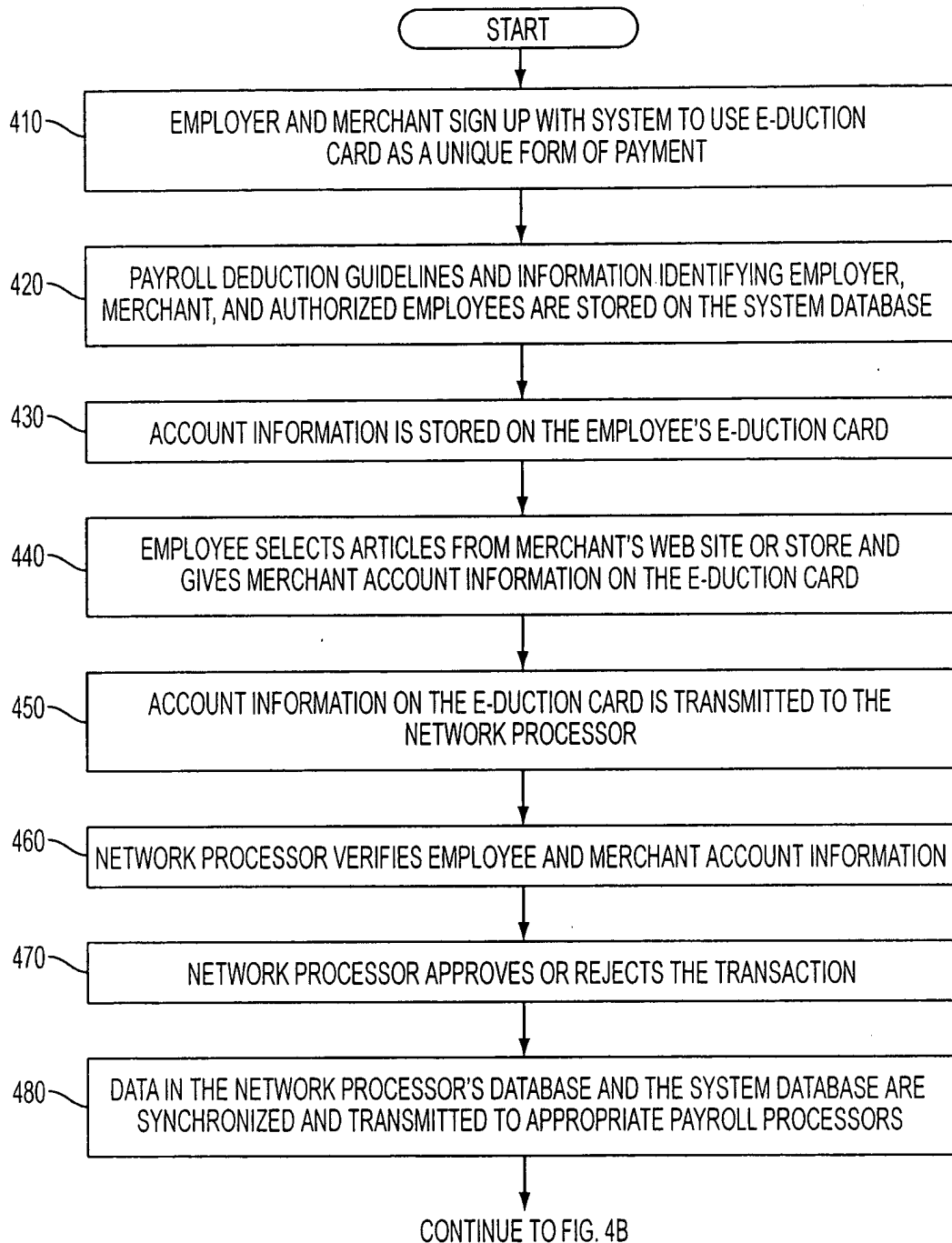


FIG. 4A

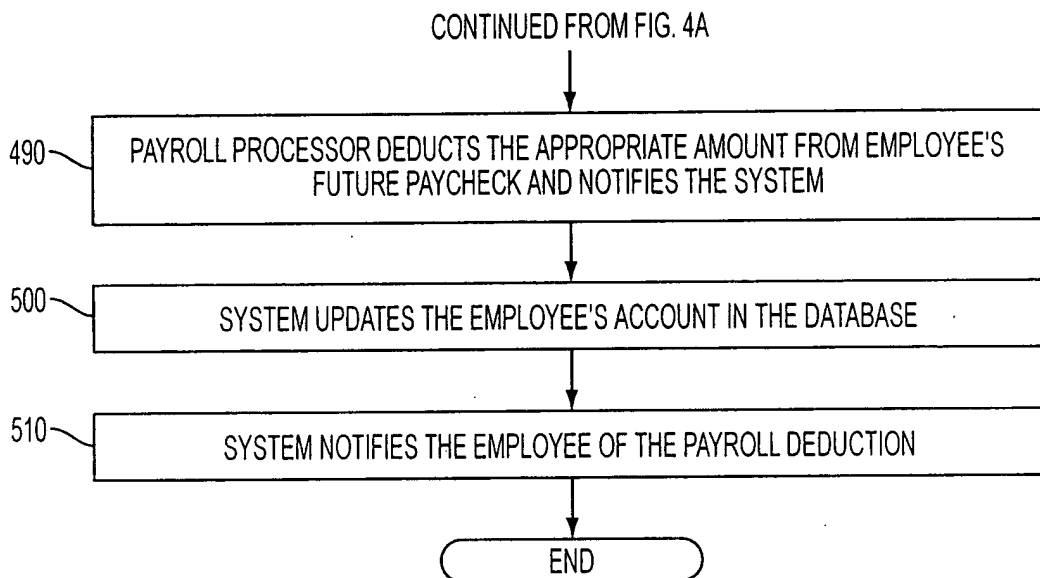


FIG. 4B